

| Information to identify the case: | | | | | |
|--|--------------------------|-------------|-----------|--------------------------------|-------------|
| Debtor 1 | <u>Kenneth L. Ketter</u> | | | Social Security number or ITIN | xxx-xx-0227 |
| | First Name | Middle Name | Last Name | EIN | __-_____- |
| Debtor 2 | <u></u> | | | Social Security number or ITIN | ____- |
| (Spouse, if filing) | First Name | Middle Name | Last Name | EIN | __-_____- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | | | |
| Case number: 17-24921-GLT | | | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth L. Ketter

12/13/21

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kenneth L. Ketter
Debtor

Case No. 17-24921-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 13, 2021

User: bsil
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2021:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Kenneth L. Ketter, 419 7th Avenue, Carnegie, PA 15106-2252 |
| r | + Alexandra Ketter, Berkshire Hathaway Home Services, The Preferred Realty, 4215 Washington Road, McMurray, PA 15317-2565 |
| cr | + County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101 |
| cr | + Oliphant Usa, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083 |
| cr | + South Fayette School District, Goehring, Rutter & Boehm, 437 Grant Street, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6002 |
| cr | + Township of South Fayette, Goehring, Rutter & Boehm, 437 Grant Street, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6002 |
| 14740623 | + Allegheny County Treasurer, Room 108 Courthouse, 436 Grant Street, Pittsburgh, PA 15219-2497 |
| 14771414 | + County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101 |
| 14740626 | + John Michael Ketter, 240 Lakeview Ct., Washington, PA 15301-8952 |
| 14740631 | + Mariner Finance Company, 1155 Washington Pike, Suite 60, Bridgeville, PA 15017-2827 |
| 14779219 | + Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904 |
| 14740635 | Sandra Snyder, Esq., Fox & Fox Attorneys, 706 One Montgomery Plaza, Norristown, PA 19401 |
| 14740636 | + South Fayette School District, c/o Anne Beck, Tax Collector, PO Box 172, Presto, PA 15142-0172 |
| 14771413 | + South Fayette School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101 |
| 14740637 | South Fayette Township, c/o Anne Beck, Tax Collector, PO Box 172, Presto, PA 15142-0172 |
| 14771415 | + Township of South Fayette, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101 |

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| smg | EDI: PENNDEPTREV | Dec 14 2021 04:08:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Dec 13 2021 23:10:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Dec 14 2021 04:08:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Dec 13 2021 23:10:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + Email/Text: ebnjts@grblaw.com | Dec 13 2021 23:09:00 | County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101 |
| cr | + Email/Text: ebnjts@grblaw.com | Dec 13 2021 23:09:00 | South Fayette School District, Goehring, Rutter & Boehm, 437 Grant Street, Frick Building, |

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| | | | |
|----------|---|----------------------|---|
| | | | Pittsburgh, PA 15219, UNITED STATES 15219-6002 |
| cr | + Email/Text: ebnjts@grblaw.com | Dec 13 2021 23:09:00 | Township of South Fayette, Goehring, Rutter & Boehm, 437 Grant Street, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6002 |
| 14740624 | EDI: CAPITALONE.COM | Dec 14 2021 04:03:00 | Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083 |
| 14740625 | EDI: CITICORP.COM | Dec 14 2021 04:03:00 | Citibank, P. O. Box 6062, Sioux Falls, SD 57117 |
| 14771414 | + Email/Text: ebnjts@grblaw.com | Dec 13 2021 23:09:00 | County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101 |
| 14779515 | Email/PDF: resurgentbknotifications@resurgent.com | Dec 13 2021 23:17:30 | LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &, LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14778314 | Email/PDF: resurgentbknotifications@resurgent.com | Dec 13 2021 23:17:30 | LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14740627 | + Email/Text: bk@lendingclub.com | Dec 13 2021 23:10:00 | Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985 |
| 14740629 | EDI: RMSC.COM | Dec 14 2021 04:03:00 | Levin Furniture/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061 |
| 14740630 | EDI: RMSC.COM | Dec 14 2021 04:03:00 | Lowe's, c/o Synchrony Bank, PO Box 965003, Orlando, FL 32896-5003 |
| 14774556 | + EDI: MID8.COM | Dec 14 2021 04:08:00 | MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011 |
| 14763871 | EDI: AGFINANCE.COM | Dec 14 2021 04:03:00 | ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251 |
| 14740632 | EDI: AGFINANCE.COM | Dec 14 2021 04:03:00 | One Main Financial, P.O. Box 183172, Columbus, OH 43218-3172 |
| 14740633 | Email/Text: Bankruptcy.Notices@pnc.com | Dec 13 2021 23:09:00 | PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222 |
| 14764184 | Email/Text: Bankruptcy.Notices@pnc.com | Dec 13 2021 23:09:00 | PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342 |
| 14741498 | + EDI: RECOVERYCORP.COM | Dec 14 2021 04:08:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14753657 | EDI: Q3G.COM | Dec 14 2021 04:08:00 | Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 14740634 | + Email/Text: egssupportservices@alorica.com | Dec 13 2021 23:10:00 | Sam's Club & Synchrony Bank, c/o EGS Financial Care Inc., 4740 Baxter Road, Virginia Beach, VA 23462-4484 |
| 14771413 | + Email/Text: ebnjts@grblaw.com | Dec 13 2021 23:09:00 | South Fayette School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101 |
| 14771415 | + Email/Text: ebnjts@grblaw.com | Dec 13 2021 23:09:00 | Township of South Fayette, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101 |
| 14766411 | EDI: USBANKARS.COM | Dec 14 2021 04:08:00 | U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229 |

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14740638 EDI: USBANKARS.COM

Dec 14 2021 04:08:00 US Bank, PO Box 790179, Saint Louis, MO 63179-0179

14740639 EDI: RMSC.COM

Dec 14 2021 04:03:00 Value City Furniture, c/o Synchrony Bank, PO Box 965035, Orlando, FL 32896-5035

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | PNC BANK, NATIONAL ASSOCIATION |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14740628 | *+ | Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985 |

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2021 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Brian Nicholas | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com |
| Jeffrey R. Hunt | on behalf of Creditor Township of South Fayette jhunt@grblaw.com |
| Jeffrey R. Hunt | on behalf of Creditor South Fayette School District jhunt@grblaw.com |
| Jeffrey R. Hunt | on behalf of Creditor County of Allegheny jhunt@grblaw.com |
| Kenneth Steidl | on behalf of Debtor Kenneth L. Ketter julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com |
| Maria Miksich | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mmiksich@kmlawgroup.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |

TOTAL: 8